

Add .10% to all new or rollover IRAs.

Bring this coupon in to your local Indymac® branch on or before April 17, 2006, and you'll receive .10% above our published CD rates on any term for a new or rollover IRA.¹



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Free checks for the taking

For a limited time, you can receive free checks with any new or existing Indymac Bank® checking account.² Just bring this coupon in to your local Indymac branch, show us your current account or open a new one, and you'll receive a free box of standard checks. It's that simple.



© 2006 IndyMac Bank, F.S.B. Registered trade/service marks are the property of IndyMac Bank, F.S.B. and/or its subsidiaries. 2 One box of standard checks per customer. Requires a new or active Indymac Bank checking account. See branch for details. Offer expires 02/28/06.



Savings and CDs:
1.800.600.6405
(TTY) 1.877.748.0002
Home Loans:
1.877.277.0145

Arcadia One E. Foothill Blvd. 626.574.1140 ■ **Bradbury/Duarte** 1475 Huntington Dr. 626.358.3287 ■ **Buena Park** 5401 Beach Blvd. 714.736.4000 ■ **Burbank** 1001 N. San Fernando Blvd. 818.525.3760 ■ **Camarillo** 2245-B Ventura Blvd. 805.465.1053 ■ **Chino Hills** 3410 Grand Ave. 909.631.2560 ■ **City of Industry** 220 N. Hacienda Blvd. 626.961.3486 ■ **Covina** 144 N. Second Ave. 626.331.0651 ■ **Downey** 12148 Lakewood Blvd. 562.658.4460 ■ **Encino** 17050 Ventura Blvd. 818.817.5320 ■ **Glendale** 1111 N. Brand Blvd. 818.502.8400 ■ **Hacienda Heights** 2233 S. Hacienda Blvd. 626.330.7411 ■ **La Verne** 2111 Bonita Ave. 909.593.4944 ■ **Laguna Hills** 24191 Paseo de Valencia 949.470.8160 ■ **Long Beach** 6620 E. Pacific Coast Hwy. 562.668.5050 ■ **Manhattan Beach** 1570-F Rosecrans Ave. 310.727.5660 ■ **Monterey Park** 2088 S. Atlantic Blvd. 323.767.1180 ■ **Newport Beach/Costa Mesa** 462 E. 17th St. 949.764.6420 ■ **North La Verne** 1413 Foothill Blvd. 909.392.5868 ■ **Northridge** 8726 Tampa Ave. 818.734.2940 ■ **Pasadena** 888 E. Walnut St. 626.535.4870 ■ **Torrance** 2501 Pacific Coast Hwy. 310.891.6240 ■ **Tustin** 535 E. Main St. 714.368.2100 ■ **Ventura** 4360 E. Main St. 805.677.2300 ■ **West Covina** 225 N. Barranca St. 626.859.4200 ■ **Whittier** 14870 E. Whittier Blvd. 562.968.2360 ■ **Corporate Office** 888 E. Walnut St. 800.600.6405



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tax day
take charge of
your financial life
indulge in
free checking

valuable deals inside



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super-easy >
ways to save

Winter is a great time to grow some green.

3-month CD
4.25%
APY³

Indymac Bank has the perfect winter makeover for your money: higher interest with a shorter term. Our 3-month CD comes with an impressive 4.25% APY,³ which means you'll see returns before the first crocus comes out. If you've resolved to be smarter with your money this year, here's your chance. You'll not only be proud of yourself, you'll be rewarded for it.

3 Annual Percentage Yield (APY) accurate as of printing, subject to change. \$1,000 minimum to open; \$5,000 minimum to open for Contact Center or Internet. 3-month term. 4.25% APY on balances of \$1,000+. For complete details, refer to our "Terms and Conditions" and "Account Terms and Fee Schedule" brochures. Penalty for early withdrawal of CD. Fees may reduce earnings.

1.800.600.6405

When it comes to savings, bigger is better.

Super Savings Account
3.50%
APY⁴

Indymac's Super Savings account is always a great fit. Not only does it provide the comfort and flexibility of a savings account, it also offers the satisfying feel of a money market fund. You can earn 3.50% APY⁴ with a minimum balance of \$1,000. Plus you get complete ATM accessibility with no Indymac fees. This is one savings account that really looks smart on you.

Account limited to a total of six (6) transfers or pre-authorized withdrawals per statement period. 4 Annual Percentage Yield (APY) accurate as of printing. Minimum balance to obtain 3.50% APY is \$1,000. Indymac Bank reserves the right to make changes. For complete details, refer to our "Terms and Conditions" and "Account Terms and Fee Schedule" brochures. Fees may reduce earnings.

1.800.600.6405

Free checking that's really free. Interest that's really interesting.

Value Checking
Free checks

Indymac Bank's Value Checking is different from most banks' free checking. For starters, it's actually free. No direct deposit requirement, no minimum balance (just \$100 to open), and no monthly service fees. Using our ATMs...that's free, too. In fact, unlike most banks, we don't even charge you when you use another bank's ATM.⁵ It's like a gift that keeps on...oh, you know.

Ultimate Checking
High yield

Our Ultimate Checking offers higher interest, just like our money market accounts, so you can maintain a bigger balance and earn even higher returns. We also give you free online bill pay, free checks and no charge for using other banks' ATMs.⁵ On top of that, we'll even rebate up to \$6.00 per month in ATM surcharges from other banks. Now you know why we call it the Ultimate.

1.800.600.6405

	Indymac Bank's Ultimate Checking	World Savings' Hi-Yield Checking	Bank of America's Prima Checking
APY for \$25,000	2.50% APY⁶	2.01% APY ⁷	0.10% APY ⁷
Online bill pay	Free	Not available	Free
Free checks	Yes	Yes	Yes
Charge to use other banks' ATMs ⁵	No charge	No charge	\$2.00
ATM surcharge rebate	Up to \$6 per month	Not available	Not available

5 ATM owner may charge a fee (surcharge). 6 Annual Percentage Yield (APY) accurate as of printing. Minimum to open is \$25,000. Other minimum balances and APYs are: 0.75% — \$1,000–\$9,999; 1.005% — \$10,000–\$24,999; 2.50% — \$25,000+. Indymac Bank reserves the right to make changes. For complete details, refer to our "Terms and Conditions" and "Account Terms and Fee Schedule" brochures. Fees may reduce earnings. 7 Competitive rates as published on each bank's website or obtained by phone on 1/10/06. IndyMac Bank, F.S.B. is not affiliated with the above financial institutions, and the financial institutions have not approved or endorsed the use of their rate information.

There's a smarter way to shop – right in your home.

Home Equity Lines of Credit
Smart money

The equity in your home can be the smart alternative to conventional credit cards. A Home Equity Line of Credit (HELOC) lets you borrow as little or as much as you need from the value your home has earned. Whether you're ready to remodel, need a new car, sending a kid off to college, or just want to reign in all your credit-card bills, an Indymac HELOC not only offers interest rates at Prime or less⁸ (lower than credit cards), but the interest may be tax-deductible too.⁹ What better way to start the year off smart.

8 Current Annual Percentage Rates (APR) available as low as 6.75%. This is a variable rate credit line, with a maximum interest rate of 18% APR. Subject to underwriting approval. Call for details. 9 Check with your tax advisor to be certain.

1.877.277.0145

For all you've done, your house wants to pay you back.

Reverse Mortgages
Tax-free income

If you're over 62 years old, a Reverse Mortgage could be the best retirement gift you'll get. **We're the #1 provider and #1 servicer of reverse mortgages**, with products uniquely suited to the high-value homes in California. You can receive the cash in a lump sum or monthly, and use it to supplement your social security or to cover that dream vacation. Best of all, it's tax-free.¹⁰ Ask for details at your nearby Indymac Bank branch.



Financial Freedom is a subsidiary of IndyMac Bank, F.S.B. 10 Check with your tax advisor to be certain.

1.866.719.8245

Ready to build something new? We know how.

Construction Loans
Start building

If you're planning to build a new home for the new year, the smartest place to start is at #1. **That's Indymac Bank — the #1 home construction lender in California.** We offer a wide range of construction loans, and our knowledgeable experts are here to help you every step of the way, from groundbreaking to housewarming.

Remodeler Loans
A new look

If you're staying put but ready for an upgrade, our unique Remodeler Loan might be just what you hoped for. It's based on the expected value of your home after the improvements, so you get the cash you need up front to make your home a more perfect fit. Now, that's something you'll quickly grow to appreciate.

1.866.300.7824

